

**United States Bankruptcy Court
Western District of Tennessee**

In re **Ronnie Gladney**

Debtor(s)

Case No.

Chapter **13**

**CHAPTER 13 PLAN
(INDIVIDUAL ADJUSTMENT OF DEBTS)**

DEBTOR(S): (H) **Ronnie Gladney** S.S.# **xxx-xx-8707**
(W) S.S.#

ADDRESS: **4304 Ashcreek Cove**
Memphis, TN 38141

PLAN PAYMENT: Debtor(s) to pay \$ **660.00** (Every Two Weeks)

PAYROLL DEDUCTION: OR () DIRECT PAY

BECAUSE:

FIRST PAYMENT DATE: **January 3, 2014**

PLACE OF EMPLOYMENT: **Memphis Area Transit Authority 1070 Levee Road, Memphis, TN 38108**

ADMINISTRATIVE: Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.

		MONTHLY PLAN PMT.
AUTO INSURANCE:	() Not included in Plan () Included in Plan	\$ -NONE-
CHILD SUPPORT:	Future support through Plan to	\$ -NONE-
	Child support arrearage amount	\$
PRIORITY CREDITORS:	-NONE-	\$ -NONE-

HOME MORTGAGE: If no arrearage, ongoing payments are to be paid directly by the debtor(s).
City Ntl Bk/Ocwen Loan Service Ongoing pmt. Begin **April 1, 2014** \$ **1,004.00**
Approx. arrearage \$ **6,000.00** Interest **N/A** % \$ **100.00**

	VALUE COLLATERAL	RATE OF INTEREST	MONTHLY PLAN PMT.
SECURED CREDITORS; (retain lien 11 U.S.C. Sec. 1325{a}{5})			
Gm Financial	\$ 14,073.00	5.25 %	\$ 234.55
	\$	%	\$

UNSECURED CREDITORS: Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. Percentage to be paid to be determined by Trustee;

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: **\$19,324.00**

TERMINATION: Plan shall terminate upon payment of the above, approximately **60** months.

Rejected Leases

-NONE-

Assumed Leases

-NONE-

*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.
FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.

DEBTOR'S ATTORNEY: **Jerome C. Payne 016243**
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